

Certificate Number: 16339-PAE-DE-030289712

Bankruptcy Case Number: 12-18355



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 11, 2017, at 8:06 o'clock PM EST, John Richards completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 11, 2017 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor